



No Cash, No Problem: An Empirical Study Investigating the Impact of the Cash-On-Delivery Payment Method on Customer Satisfaction Among Selected Online Shoppers

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ABSTRACT

This study investigated the impact of Cash-On-Delivery (COD) as an alternative payment method on customer satisfaction and described the informants' experiences regarding their utilization of COD. Specifically, the researchers used combination of quantitative and qualitative types of research. One hundred fifty-five (155) respondents and five (5) informants were chosen through purposive sampling because they met the same requirements to be the study's informants and respondents. Using the statistical tools, it was found that most of the respondents are female, and within the age range of 18 to 20 years old. In terms of their daily allowances, the majority of the respondents have a daily allowance of Php. 50, and their preferred online shop is Shopee, and their frequency of online transactions is once a month. Generally, COD as an alternative payment method has a high impact ($x=3.98$) on the respondents' satisfaction, and the respondents are satisfied ($x=3.95$) with Cash-On-delivery (COD). Also, there is a significant relationship between the impact of COD and the level of customer satisfaction. Nevertheless, when the informants were asked about their experiences regarding COD, preventing fraudulence emerged as a theme in their positive experiences while logistics and shipping issues as the emergent themes for their negative experiences. Hence, it is recommended that online sellers may emphasize and communicate the security measures in place to protect customers and may focus on improving the efficiency and reliability of their delivery services which constitute excellent customer service, clear communication, and quick issue resolution.

Keywords: *Cash-on-delivery, online payment method, customer satisfaction, preventing fraudulence, logistics and shipping issues.*

INTRODUCTION

Cash-On-Delivery (COD), also known as "collect on delivery" or "cash on demand," is a payment method where customers do not pay for mailed items until they have received and decided to keep them. In the Philippines, online shopping has expanded exponentially, with nearly nine out of ten people increasing their online shopping over the past year. Cash-On-Delivery (COD) remains one of the most popular payment methods due to the difficulty of establishing customer trust and convincing them to use digital payment method.

Cash-On-Delivery (COD) in the Philippines has gained popularity over time due to the difficulty of establishing customer trust and convincing them to use digital payment methods. Since scams and fraudulent schemes are prevalent in the country, consumers want to ensure they do not have to pay for their purchases before receiving them. This option distinguishes itself from the typical overseas online shopping process, which requires customers to pay via debit card, credit card, or other digital payment methods before the merchant ships an item. However, this payment method implementation can cause problems, such as some buyers being unwilling to pay for their ordered goods when they arrive at their address for various reasons, such as the goods not being as expected, the goods being disabled, or the buyer not having cash. Couriers may become targets for consumers who do not wish to pay COD, as they are frequently insulted, sworn, and even beaten by consumers who do not wish to pay COD.

Additionally, COD payment has the possibility of delayed payment remittance to the seller, loss of COD data if the company is not friendly to the seller, and the risk of things getting damaged in transit and not being in good condition to resell. Customers must also provide the correct address to deliver their orders.

If customers choose to pay COD, they may be subject to additional fees because some websites and online retailers demand a premium for this payment option. Many online stores that draw more customers and shoppers do not accept COD payments.

In Maasim, online shopping booms immensely due to factors like convenience, lower prices, special deals, and COD payment methods. One of the most significant benefits of cash on delivery is that customers can pay only after receiving the product, eliminating the risk of loss of money.

OBJECTIVES

This study investigated the impact of COD on customer satisfaction and described the informants' experiences regarding their utilization of COD as an alternative payment method.

To achieve these aims, these subsequent questions were answered:

1. What is the demographic profile of the respondents in terms of:
 - 1.1 Gender;
 - 1.2 Age Range;
 - 1.3 Daily Allowance;
 - 1.4 Preferred Online Shop; and
 - 1.5 Frequency of Online Transaction?
2. What is the impact of the cash-on-delivery as an alternative payment method on the customers' satisfaction concerning their:
 - 2.1 Perceived Trust;
 - 2.2 Perceived Security and Privacy; and
 - 2.3 Perceived Ease of Use?
3. What is the level of customer satisfaction?
4. Is there a significant relationship between the impact of cash-on-delivery as an alternative payment method and customer satisfaction?
5. What are the experiences of the informants regarding cash-on-delivery (COD) as an alternative payment method?

METHODOLOGY

This study utilized the combination of quantitative and qualitative research methods. Specifically, descriptive method was used in determining the socio-demographic profile in terms of gender, age range, daily allowance, preferred online shop, and frequency of online transaction, in determining the impact of the cash-on-delivery as an alternative payment method on the customers' satisfaction concerning their perceived trust, perceived security and privacy, and perceived ease of use, and in determining the level of customer satisfaction. On the other hand, Focus Group Discussion and In-depth Interviews were done to analyze the five (5) selected online shoppers as informants who had experienced shopping online utilizing cash-on-delivery as an alternative payment method.

The correlation method was used to prove if there was a significant relationship between the impact of cash-on-delivery as an alternative payment method and customer satisfaction. Apart from the validation of the experts, a pilot test was carried out before an actual survey was conducted. The pilot test was done with the selected online shoppers who experienced utilizing cash-on-delivery as an alternative payment method. The score of every construct is over 0.70. Among the constructs', Perceived Trust has the highest results of Cronbach's Alpha which is 0.86 or $\alpha = 0.86$, followed by Perceived Ease of Use with the result of Cronbach's Alpha which is 0.85 or $\alpha = 0.85$. Then, Perceived Security and Privacy with the results of Cronbach's Alpha which is 0.84 or $\alpha = 0.84$. and Customer Satisfaction with Cronbach's Alpha of 0.83 or $\alpha = 0.83$. Table 1 below shows the results of the pilot test.

Table 1. Pilot Test Results

Constructs	Cronbach's Alpha Result	Number of Items
Impact of Cash-On-Delivery		
Perceived Trust	0.86	5
Perceived Security and Privacy	0.84	5
Perceived Ease of Use	0.85	5
Customer Satisfaction	0.83	10

The study confined at Colon National High School, Colon Maasim, Sarangani Province, utilized 155 students from both junior and senior high school as respondents of the study.

Researcher constructed questionnaire was the main instrument used in this study.

The questionnaire consisted of three (3) main parts. The first part was about the demographic profile of the respondents. The second part was about the impact of cash-on-delivery as an alternative payment method, and the third part is about customer satisfaction as perceived by the respondents. These parts of the questionnaire were presented in English with Bisaya translations for easier understanding of the respondents. In the interpretation of the responses, a five-point scale with a mean range was utilized as shown in Tables 2 and 3 below:

Table 2. Interpretation of the Impact of the Cash-On-Delivery as an Alternative Payment Method

MEAN RANGE	INTERPRETATION ON THE IMPACT OF THE CASH-ON-DELIVERY AS AN ALTERNATIVE PAYMENT METHOD
4.21 – 5.00 (5)	Very High Impact
3.41 – 4.20 (4)	High Impact
2.61 – 3.40 (3)	Moderate Impact
1.81 – 2.60 (2)	Low Impact
1.00 – 1.80 (1)	Very Low Impact

Table 3. Interpretation of Customer Satisfaction

MEAN RANGE	INTERPRETATION ON THE IMPACT OF THE CASH-ON-DELIVERY AS AN ALTERNATIVE PAYMENT METHOD
4.21 – 5.00 (5)	Very Satisfied
3.41 – 4.20 (4)	Satisfied
2.61 – 3.40 (3)	Moderately Satisfied
1.81 – 2.60 (2)	Dissatisfied
1.00 – 1.80 (1)	Very Dissatisfied

Further, in the conduct of qualitative method in this study, the researcher used a phenomenological interviewing guide questionnaire which was validated by the teacher-validators. The questions were open-ended to allow the informants to give further descriptions and explanations about their responses on their feelings when they spent and saved money.

Data Analysis

The data obtained in the reliability of the questions constructed Cronbach's Alpha were used. Frequency and Percentage Count in the demographic profile, Weighted Mean in the impact of cash-on-delivery as an alternative payment method and customer satisfaction and the Pearson Product Moment Correlation Coefficient statistical methods using SPSS. Hypothesis were tested at 0.05 level of significance. Further, in providing analysis and interpretation in the qualitative data gathered in this study, phenomenological data analysis was utilized in this research.

RESULTS AND DISCUSSION

Objective One: Demographic profile of the respondents. The demographic profile of the respondents was determined using Frequency and Percentage and the results are presented in Table 4.

Table 4: Socio-demographic Profile of the Respondents (n=155)

VARIABLES	Frequency	Percentage	
GENDER	Male	57	36.77%
	Female	98	63.23%
	TOTAL	155	100%
AGE RANGE	16 to17 years old	70	45.16%
	18 to 20 years old	85	54.84%
	TOTAL	155	100%
DAILY ALLOWANCES	Php. 20	8	5.16%
	Php. 50	102	65.81%
	Php. 100	20	12.90%
	Php. 150	3	1.94%
	Above Php. 250	22	14.19%
	TOTAL	155	100%
PREFERRED ONLINE SHOP	Facebook	17	10.98%
	Instagram	1	0.65%
	Lazada	2	1.29%
	Shopee	106	68.39%
	Shein	2	1.29%
	TikTok	27	17.40%
	TOTAL	155	100%
FREQUENCY OF ONLINE TRANSACTIONS	Once a week	44	28.39%
	More than once a week	30	19.35%
	Once a month	56	36.13%
	More than once a month	25	16.13%
	TOTAL	155	100%

Results from Table 4, the demographic profile of the student-respondents. It can be understood from the data that most of the respondents are **female** as evidenced by the frequency of **98 (63.23%)**, and within the age range of **18 to 20 years old** as shown by the frequency of **85 (54.84%)**. In terms of their daily allowances, the majority of the respondents have a daily allowance of **Php. 50** as demonstrated by the frequency of **102 (65.81%)**, and their preferred online shop is **Shopee** as proven by the frequency of **106 (68.39%)**; also, their frequency of online transactions is **once a month** as exemplified by the frequency of **56 (36.13%)**.

The impact of Cash-On-Delivery (COD) as an alternative payment method can provide insights into consumer satisfaction, behavior, and preferences. First, for Gender Preference: The fact that most of the respondents are female (63.23%) suggests that women may be more inclined towards using COD as a payment method. This information could be useful for e-commerce businesses targeting female consumers, as they may want to ensure that COD is a prominently featured payment option.

Second, for Age Group Preference: The majority of respondents are in the age range of 18 to 20 years old (54.84%). This demographic tends to be younger and possibly less financially independent. This might explain their preference for COD, as it allows them to make online purchases without the need for a credit card or other digital payment methods. As for Daily Allowance, the fact that most respondents have a daily allowance of Php. 50 (65.81%) could imply that they have limited financial resources. COD can be appealing to individuals with limited budgets, as it allows them to pay for their purchases only when the product is delivered, reducing the risk of overspending or fraudulent transactions.

Moreover, Shopee being the preferred online shop for the majority (68.39%) suggests that Shopee may have a user-friendly COD process, or it may actively promote this payment method. Other e-commerce platforms might take this as an opportunity to improve their COD services or marketing strategies.

Concerning the Frequency of Online Transactions, the finding that the frequency of online transactions is once a month (36.13%) could indicate that these respondents make occasional online purchases. For individuals who shop infrequently, COD may be a more convenient option as it does not require them to save their payment information on multiple websites.

Additionally, these results might encourage e-commerce businesses to expand or optimize their COD services, particularly for young, budget-conscious shoppers. They could also explore ways to attract more frequent online shoppers to use COD as a preferred payment method. It is important to consider that COD is often chosen due to concerns about online payment security and trust issues. Understanding the demographics of those who prefer COD can help e-commerce platforms tailor their security measures and build trust among these groups.

Overall, the demographic information provided gives valuable insights into the consumer satisfaction, preferences, and behaviors of the surveyed population regarding COD as a payment method. Businesses may use this information to refine their payment options and marketing strategies to better cater to the needs of their target audience.

Objective Two: Impact of Cash-On-Delivery. The Impact of Cash-On-Delivery was determined using Mean and the results are presented in Table 5.

Table 5: The Mean scores among the variables (n=155)

Variables	Mean Scores	Description
Perceived Trust	3.99	High Impact
Perceived Security and Privacy	3.88	High Impact
Perceived Ease of Use	4.07	High Impact
Average Mean	3.98	High Impact

(4.21-5.00) Very High Level (3.41-4.20) High Level (2.61-3.40) Moderate Level (1.81-2.60) Low Level (1.00-1.80) Very Low Level

As revealed from Table 5, indicates that generally, Cash-On-Delivery (COD) as an alternative payment method has a **high impact** on the respondents' satisfaction as demonstrated by the overall mean of 3.98 ($x=3.98$). Specifically, in terms of perceived trust, perceived security and privacy, and perceived ease of use, Cash-On-Delivery (COD) as an alternative payment method has a **high impact**

on the respondents' satisfaction across these aspects as evidenced by the individual mean of 3.99 ($x=3.99$), 3.88 ($x=3.88$), and 4.07 ($x=4.07$), respectively.

The results imply that businesses should aim for an integrated payment experience that combines high trust, strong security and privacy measures, and user-friendly processes. This entails a holistic approach to payment satisfaction. The high impact on trust underscores the importance of being a trusted brand in the eyes of customers. Building trust should be a core focus of businesses in the e-commerce sector.

Moreover, businesses must invest significantly in robust security and privacy measures, not only for COD but for all payment methods offered. These measures should be visible and communicated clearly to enhance perceived security and privacy. Understanding and catering to the needs and preferences of customers who prioritize trust, security, and ease of use is vital. This may involve customization options, responsive support, and transparent communication.

Additionally, businesses should regularly assess and improve the entire payment process, including COD, based on customer feedback and evolving security threats. This continuous improvement should encompass all facets of trust, security, and ease of use. By highlighting high trust, security, privacy, and ease of use as competitive advantages, it can attract and retain customers. Businesses should use these factors in their marketing and branding efforts.

In summary, when respondents rate COD as having a high impact on their satisfaction in terms of trust, security, privacy, and ease of use, it indicates that businesses should prioritize a comprehensive approach to payment satisfaction. This involves enhancing all facets of the payment process to meet customer expectations and provide a seamless, secure, and trustworthy payment experience.

The Cash-On-Delivery (COD) payment method is a trending payment method where buyers can make cash payments when the goods arrive in their hands. This method reduces the buyer's risk of receiving a defective product. The courier who delivered the goods is compensated. The courier can only accept cash as payment. If the buyer does not wish to pay in cash, other e-commerce-supported payment methods are available (Maisyura, et al., 2021).

Moreover, it is important to note that while COD has several advantages, it also comes with operational challenges, including managing cash collections, logistical complexities, and higher delivery costs. Therefore, businesses must carefully evaluate the costs and benefits of offering COD and implement effective strategies to optimize its use in their e-commerce operations. (Young, 2021).

Objective Three: The level of customer satisfaction. The level of customer satisfaction was determined using Mean and the results are presented in Table 6.

Table 6: The Mean scores among the variables (n=155)

Indicators	Weighted Mean	Description
COD offers discounts.	3.92	Satisfied
COD provides cash back.	3.65	Satisfied
COD payment method promotes customers' trust.	3.88	Satisfied
COD assures safe transactions.	3.98	Satisfied
COD payment method is user-friendly.	4.04	Satisfied
COD is more efficient than debit and credit cards.	4.03	Satisfied
Transactions through the COD payment method are faster.	4.06	Satisfied
I am satisfied with the service of COD as a payment method.	3.96	Satisfied
Using COD can offer me a wider range of payment options.	4.00	Satisfied
COD payment method secures my personal and financial information.	3.97	Satisfied
Overall Mean	3.95	Satisfied

Legend: (4.21 – 5.00) Very Satisfied (3.41 – 4.20) Satisfied (2.61 – 3.40) Moderately Satisfied (1.81 – 2.60) Dissatisfied (1.00 – 1.80) Fully Dissatisfied

Results revealed in Table 6, that the level of satisfaction among the student-respondents regarding the impact of Cash-On-delivery as an alternative payment method. It can be construed from the table that the respondents are **satisfied** with the Cash-On-delivery as an alternative payment method as evidenced by the mean of 3.95 ($x=3.95$). Specifically, COD offers discounts (3.92); COD provides cash back (3.65); COD payment method promotes customers' trust (3.88); COD assures safe transactions (3.98); COD payment method is user-friendly (4.04); COD is more efficient than debit and credit cards (4.03); transactions through the COD payment method are faster (4.06); they are satisfied with the service of COD as a payment method (3.96); using COD can offer them a wider range of payment options (4.00), and COD payment method secures their personal and financial information (3.97). Simply, the respondents were satisfied with the Cash-On-delivery as an alternative payment method.

When respondents' express satisfaction with Cash-On-Delivery (COD) as an alternative payment method, it has several implications for businesses and the payment industry. First, Customer Loyalty: High satisfaction with COD can lead to increased customer loyalty. Satisfied customers are more likely to return for future purchases and recommend the platform to others. Satisfied customers who prefer COD are more likely to continue using the platform, contributing to higher customer retention rates. Repeat business can be a significant source of revenue.

Moreover, happy customers tend to share their positive experiences with friends and family, leading to positive word-of-mouth marketing that can attract new customers. Also, satisfaction with COD can be a competitive advantage in the market. Businesses can promote their COD service as a reliable and customer-friendly payment option. High COD satisfaction may lead to a decrease in cart abandonment rates, as customers who trust and prefer COD are more likely to complete their purchases.

Similarly, providing a satisfactory COD experience contributes to an enhanced brand image. Businesses that consistently meet customer expectations for COD build a reputation for reliability and trustworthiness. Satisfaction with COD highlights a specific segment of customers who value this payment method. Businesses can tailor marketing efforts to target and retain this segment effectively.

Furthermore, customer feedback on their satisfaction with COD can provide valuable insights for businesses to improve their payment processes further. Businesses can use this feedback to optimize the COD experience. Recognizing the satisfaction with COD, businesses can consider offering a mix of payment options, including both traditional and digital methods, to cater to diverse customer preferences. Indeed, a satisfied customer base using COD contributes to the overall trust and credibility of the platform. Trust is a key factor in customer decision-making.

In conclusion, when respondents' express satisfaction with Cash-On-Delivery as an alternative payment method, it signifies positive outcomes for businesses, including customer retention, brand reputation, and growth potential. To capitalize on this satisfaction, businesses should continue to optimize their COD processes and ensure consistent, reliable service.

All businesses depend on their customers for success, and customers are regarded as kings. Customer satisfaction determines a business's performance. They are using customer satisfaction to measure a consumer's overall satisfaction with a product's quality and experience. It indicates whether a customer is satisfied with their interactions with a company. This is also essential to consider. Evaluate the success of a business. Oliver defined satisfaction as "the consumer's response to satisfaction. The consumption of a feature of a good or service, or the good or service itself, provides a satisfying level of satisfaction (Mattsson, 2019). Today, 16 businesses are contemplating how to retain their current customers by offering enhanced services (Safia Anjum & Junwu Chai, 2020).

Moreover, the days of luring customers with tempting deals are coming to an end. By giving better services and making customers happy, a business might keep a customer for life. That will make you look better. How well the brand and the company work together. On the other hand, if a customer is unhappy, it could hurt the company and even cause it to lose money. Retail businesses should talk to their customers as often as possible to make them happier. The foundation takes criticisms into account and acts on them. Hasemark and Albinsson (2014) say that customer satisfaction is an emotional response to the difference between what customers get and what they want.

Also, it has been shown that what a company sells and how it sells depends on what its customers want. Since more and more things are being made, it has become important to make them look good and be of good quality. It has been seen that happy customers lead to more product development or service enhancement (Taylor, 2014; Baker, 2012). To figure out quality, you need to know how happy customers are. The Kano model is used to sort attributes to understand what clients want. To understand what the market wants; you need to classify and identify the quality attributes. Consumer feedback is a good way to figure out how good a product is (Taylor & Baker, 2014).

Additionally, customers use what they have learned to set their standards for how good a service is. In general, though, everyone agrees that measuring customer satisfaction means asking the person who bought the product or service what they thought of it after they used it (Churchill & Surprenant, 2012; Yuksel & Rimmington, 2011).

Objective Four: Is there a significant relationship between the impact of cash-on-delivery as an alternative payment method and customer satisfaction? The hypothesis was tested using Pearson's Correlation Coefficient, r and presented in Table 7.

Table 7: The Pearson's Correlation Coefficient, r among the variables (n=155)

Variables	Mean	Correlation Coefficient ®	P-Value
Impact of COD	3.98	0.58	0.00***
Level of Satisfaction	3.95		

*** means statistically significant at p -value is <0.05

As evidence from Table 7 shown that there is significant relationship between the Impact of Cash-On-Delivery as an Alternative Payment Method and the Level of Customer Satisfaction of the respondents with a correlation coefficient of $r=0.58$ and a p -value of $p=0.00$.

Since the p -value is <0.05 , this led to the rejection of the null hypothesis which is there is no significant relationship between the Impact of Cash-On-Delivery as an Alternative Payment Method and the Level of Customer Satisfaction.

It highlights the strategic importance of COD for businesses. By prioritizing customer satisfaction through optimized COD processes, businesses can improve customer retention, gain a competitive edge, and build a strong brand reputation.

The payment method is one of the most important aspects of e-commerce, and it is typically accomplished via credit cards or electronic checks. Although credit cards are available in Saudi Arabia, the high fees and other charges associated with them have deterred the majority of the population from using them. This hinders an essential aspect of e-commerce: making payment safe and convenient for both parties. Additionally, there is no guaranteed bank protection for individuals in the event of Internet-based piracy or fraud. In 2015, it is anticipated that the e-commerce market in Saudi Arabia will account for 8% of all business transactions conducted via the Internet. According to a trend report by Al Anbari (2013), cash on delivery (COD) is one of the most prevalent payment methods in Saudi Arabia, reflecting consumers' lack of trust in Internet payment methods. COD refers to a type of transaction in which payment for a product is made upon delivery. If the buyer fails to pay when the product is delivered, the product is returned to the seller.

The results indicated that there is a strong positive significant relationship between the cash-on-delivery payment method and customer satisfaction. This result is consistent with previous studies by Eid (2011), and Algarni, Cheung, and Lee (2013), implying that the cash-on-delivery payment method is important in retaining customer loyalty and satisfaction especially when the product or service is availed online. It was emphasized in their studies that a higher level of security, privacy, and ease of use of cash-on-delivery increases customer satisfaction. This is by Saudi Arabian online customers whereby they concerned about security and payment methods i.e., cash-on-delivery offered by the e-commerce system (Al Anbari, 2013).

Also, the cash-on-delivery payment method was found to have a significant positive relationship with customer satisfaction with e-commerce systems, which is by the previous study by Hsu (2012) and Shi and Zhao (2014) proving that customers' satisfaction was affected also by cash-on-delivery payment method. Therefore, the highest perceived value of the cash-on-delivery payment method leads to the highest customer satisfaction. Additionally, the results indicated that the cash-on-delivery payment method affects customer satisfaction although the effect is not as strong as other payment methods such as credit cards and debit cards.

QUALITATIVE RESULTS AND DISCUSSION

The qualitative results of this paper presented the responses of the informants to the research question: (a) What are the experiences of the informants regarding cash-on-delivery (COD) as an alternative payment method?

With the advent of accessible, transportable, and affordable recording devices, transcription, and coding had been an advantage because the researchers were able to replay the recorded video and audio as often as necessary until the desired result was achieved.

Experiences of the Informants Regarding Cash-On-Delivery (COD) as an Alternative Payment Method

This part is the analysis of the data gathered using a consensual qualitative research method by which the researchers arrive at a consensus on the meaning of the data collected such as interview transcripts. To do this, they coded into domains by segmenting the data according to the topics they covered. Then, they developed core ideas within domains by reducing original ideas into fewer words and finally did cross-analysis where they grouped the core ideas into categories or theme clusters based on similarities or commonalities of their responses. To determine the internal stability of the responses, the researchers determined the extent to which the category/theme cluster was general, typical, or variant.

When the informants were asked about their experiences regarding cash-on-delivery (COD) as an alternative payment method, *preventing fraudulence* as a theme emerged in their positive experiences while *logistics and shipping issues* as a theme did emerge as their negative experiences. To them, using COD offers a lot of advantages even though there are drawbacks that it entails but these are considered tolerable. Tables 8 and 9 show the themes and core ideas from the significant statements of the informants.

Table 8 Positive Experiences Encountered When Using Cash-On-Delivery (COD) As An Alternative Payment Method

Significant Statement	Code	Formulated Meaning	Theme Cluster
When I used COD as my mode of payment as I ordered from an online shop, it saved me from being scammed over other payment methods. That is the good thing about COD.	OSI-1 (Jane)	Avoids Being Scammed	Preventing Fraudulence
When I ordered online, I used COD, and it turned out well. My parcel was delivered safely, and I was not scammed by the seller because I got to check first the item before paying it to the rider.	OSI-2 (Leslie)	Safe Delivery; Avoids Being Scammed	

What is good about COD is that you have the thinnest chance of being scammed because the payment shall only be made right then when the parcel is delivered to your doorstep.	OSI-3 (Diane)	Avoids Being Scammed	
I like COD because it spares me from being swindled by the online seller. After all, the item is paid for once it is delivered by the rider. So, once I check that it is not my item, I do not open it, and immediately return it to the rider.	OSI-4 (Lovely)	Avoids Being Scammed	
Using COD is a good choice for me since it gives me ample time to save money for the item I ordered online, and it saves me from being tricked by online sellers since the payment shall only be done once my parcel is delivered.	OSI-5 (Nika)	Gives Ample Time to Save Money; Avoids Being Scammed	

Preventing Fraudulence. As shared by the informants, all of them revealed that the best thing about using COD is it prevents fraudulence. With COD, the customer has the opportunity to physically inspect the product or service before making a payment. This allows them to verify that the item matches the description and meets their expectations. If the product is substandard or not as described, the customer can refuse to accept it, and consequently, not pay for it. This reduces the risk of customers falling victim to fraudulent sellers who misrepresent products. Moreover, COD transactions do not require customers to provide sensitive payment information, such as credit card numbers, over the Internet. This reduces the risk of data breaches or interception by cybercriminals. Read the snippet of responses from Lovely (OSI-4):

“I like COD because it spares me from being swindled by the online seller because the item is paid for once it is delivered by the rider. So, once I check that it is not my item, I do not open it, and immediately return it to the rider.”

Many online scams involve fraudulent sellers who take payment in advance but do not deliver the promised products or services. With COD, customers only pay upon receiving the product, which reduces the likelihood of falling victim to such scams. Hence, the option of COD can build trust between customers and sellers, as it demonstrates the seller's willingness to provide products or services upfront and accept payment afterward. This can deter fraudulent sellers who might be reluctant to use COD due to the risk of non-payment.

Indeed, trust is a vital component of the expanding Internet marketing sector, but it is difficult to establish due to the lack of physical touch. Online retailers must overcome this fear and make it simple for site visitors to purchase things. Being confident involves not being terrified when you are vulnerable (Saint Paul Insurance, 2012). Previous research supports this finding, demonstrating that trust makes people more willing to buy, both directly and indirectly by making them feel less risky about purchasing (Gefen & Straub, 2012). Trust, not money, drives the Web (Reichheld & Scheffer, 2012).

Avoids Being Scammed. This is one of the core ideas that emerged from the responses of the informants. Scams can significantly affect online buyers' decisions to choose Cash-On-Delivery (COD) as their preferred payment method. Online scams, such as fraudulent sellers who do not deliver products after receiving payment, can erode trust in online transactions. Buyers who have been victims of scams or have heard about such incidents may opt for COD as a safer option because they can inspect the product before parting with their money just like what Diane (OSI-3) replied during the interview:

“What is good about COD is that you have the thinnest chance of being scammed because the payment shall only be made right then when the parcel is delivered to your doorstep.”

Scams can make online buyers more risk averse. They may be hesitant to make upfront payments for fear of falling victim to fraudulent schemes. COD allows them to reduce the risk of losing money to scams by paying only when the product is in their hands. Further, COD provides buyers with peace of mind, knowing that they have control over their payment and can verify the product's quality before completing the transaction. This assurance is especially valuable in markets or regions where online scams are prevalent.

Scammers often use phishing tactics to steal payment information from online shoppers. By choosing COD, buyers can avoid sharing sensitive payment details online, reducing the risk of identity theft and fraud. Even if buyers have not personally experienced scams, they may perceive COD as a more secure option because it involves a physical transaction and cash exchange, which makes them less susceptible to online fraud.

In sum, it is important to note that while COD can offer protection against certain types of scams, it also has its limitations and potential downsides, such as the risk of counterfeit currency, logistical challenges, and limited availability in some regions. Buyers should still exercise caution, conduct due diligence on the seller, and be aware of potential risks when choosing COD as their payment method.

COD helps build customer trust. Providing a COD service fosters customer trust. According to Statista data, the primary reason Filipinos use COD is so they can inspect the product before making payment. This indirectly increases customer trust because it reduces the risk of loss during shopping, which is certainly a plus for the customers' endeavors. It makes customers feel safer while shopping on a website. It can then be guaranteed that they will purchase again (Ninja Van, 2022).

Similarly, Franklin (2023) averred that offering a COD service aids in gaining the trust of customers. In reality, Statistics data revealed that the main reason Filipinos use COD is so they can examine the item before making a purchase. This can reduce the chance of losing money when buying, which is definitely a win for the enterprise and indirectly enhances client trust. Customers feel more comfortable when they shop at your online store because of it. From there, it may be given that they will make another purchase (Franklin, 2023).

Additionally, COD offers a safe payment method. Cash on delivery acts as a security measure for customers so that if they do not receive their package, they will not feel guilty because they have not paid for anything yet. It is also more convenient and expedient because they do not need to provide personal or sensitive information to complete the transaction (Ninja Van, 2022).

Safe Delivery. This core idea underscores the reasons of the informants to avail COD. Safe delivery plays a crucial role in encouraging customers to avail of Cash-On-Delivery (COD) as a payment method. When customers feel confident that their orders will be delivered securely and reliably, they are more likely to choose COD. Safe and reliable delivery services build trust with customers. When customers trust that their orders will arrive intact and as described, they are more comfortable choosing COD as a payment method.

Furthermore, safe delivery helps protect customers from fraud. They can verify the product's quality and authenticity before making a payment, reducing the risk of falling victim to scams or receiving counterfeit items. Customers are more likely to use COD when they are confident that the ordered items will be delivered. Safe delivery services ensure that the products reach customers' hands, minimizing the risk of non-delivery scams. Knowing that their orders are in safe hands during transit provides customers with peace of mind. This peace of mind can make them more inclined to choose COD as they can pay once they have confirmed the delivery meets their expectations. Consider the response of Leslie (OSI-2) about this core idea:

“During the time when I ordered online, I used COD, and it turned out well. My parcel was delivered safely, and I was not scammed by the seller because I got to check first the item before paying it to the rider.”

Additionally, safe delivery contributes to a positive customer experience. When customers have a smooth and reliable delivery process, they are more likely to have a favorable view of the entire shopping experience, including the payment method. When products are delivered safely and as expected, customers are less likely to return items due to damage or discrepancies. This benefits both customers and sellers by reducing return-related inconveniences and costs. A history of safe and hassle-free deliveries can lead to repeat business from satisfied customers. Customers who have had positive experiences with COD and safe deliveries are likely to choose this payment method again for future purchases.

Satisfied customers are more likely to recommend both the online store and the COD payment option to friends and family. Positive recommendations can attract more customers to choose COD. Indeed, to promote safe delivery, businesses can partner with reputable logistics companies, provide tracking and delivery confirmation options, ensure proper packaging, and communicate clearly with customers about the delivery process. These efforts can enhance the overall customer experience and make COD a more appealing payment choice.

Hedin, Jonsson, and Ljunggren (2016) stated that delivery service is the link in a supply chain that directly deals with customers and it is called the driver of customer satisfaction. Another online shopping problem is poor delivery service that results in product arrival taking too long or even damaged. Delivery service is absolutely important in e-commerce because it is the last stage of the order fulfillment process and from the consumers' point of view, the most critical. Timely and reliable delivery must be the number one priority and is crucial to the success of every online shop on the planet.

Ziaullah, Yi, and Akhter (2014) stated that in the scenario of an online shopping environment, reliable, safe, and timely delivery is a fundamental and integral objective of online buyers. Customers tend to buy products at home and they require safe, reliable, and quick delivery of desired products at their destinations. In an online environment, timely and reliable delivery plays a critical role in meeting customer's expectations and making them satisfied. Customers can switch very easily from one web to another web page just a single click away or even customers can move towards conventional click-and-mortar retailers due to the late, unsafe, and undesirable product delivery. It can be concluded that delivery service is a service organized by a supplier or a shop to take goods to customers.

Gives Ample Time To Save Money. This core idea was shared by Nika (OSI-5) who claimed that using COD helps her save more time and allocate funds or budget for the amount of the item she ordered from an online shop. She believes that other payment methods require instant payment of the transactions made, and might as well put the buyer's financial information at risk; however, COD only asks for her payment once her order is delivered to her doorstep. Hence, giving her enough time to set aside funds, and assuring that the item delivered is exactly the description it has in the online shop where she ordered it. Take her exact words into account:

“Using COD is definitely a good choice for me since it gives me ample time to save money for the item I ordered online, and it saves me from being tricked by online sellers since the payment shall only be done once my parcel is delivered.”

Cash on Delivery (COD) does not inherently give customers ample time to save money before their order is delivered. COD is a payment method where customers pay for their orders in cash at the time of delivery, typically upon receiving the ordered items. It does not involve a prepayment or a delay in payment until after the product arrives. However, there might be some misconceptions or misunderstandings about COD that could lead people to believe it provides time to save money.

Some customers may think that COD allows them to delay payment until the delivery date, giving them extra time to set aside the required funds. While this is technically true in the sense that payment occurs upon delivery, it does not provide an extended timeframe to save money compared to other payment methods. Also, COD may give customers a sense of control over their budget since they only part with their money when they physically receive the product. This control can help them plan their finances and ensure they have the necessary cash on hand when the delivery arrives.

It is important to clarify that COD does not offer any formal mechanism for delayed payment or installment payments. If customers need more time to save money before making a purchase, they may want to explore alternative payment options, such as buy-now-pay-later services, credit cards with interest-free periods, or installment plans provided by some retailers. These options allow customers to make a purchase immediately and spread the cost over time, which can be more conducive to budgeting and saving.

Truly, one of the biggest advantages of COD for consumers is that they may only make a payment once they have the merchandise in their possession. This eliminates the possibility of financial loss. Their hard-earned money is left with the seller, for instance, if they pay in advance online and the seller does not deliver. When it comes to cash on delivery payments, there is no such danger there. Before making a purchase, the consumer can inspect the product to ensure that everything is in working order. A customer can always return a product for a refund if he/she discovers a flaw in it or receives a different result than expected (Ninja Van, 2023).

The fact that cash-on-delivery is independent of credit or debit cards is another important benefit. In suburban or rural locations where many people do not utilize cards, this aspect is helpful. When the delivery arrives, they inspect the item and finish the transaction by making payment. It is easy to use and convenient (Ninja Van, 2023). In the case of cash-on-delivery, security can be preserved. A customer is not required to give the vendor any financial details, such as debit card, credit card, or bank account information. This is one of the main causes for which many clients select COD as their preferred method of payment (Ninja Van, 2023).

Table 4.9 Negative Experiences Encountered When Using Cash-On-Delivery (COD) As An Alternative Payment Method

Significant Statement	Code	Formulated Meaning	Theme Cluster
The only negative experience I have had in using COD is the time of delivery of my parcel because there were times when my parcel was delivered at home, and I was not around to receive it. So, it was returned to the sender.	OSI-1 (Jane)	Conflict Time for Delivery	Logistics and Shipping Issues
What I do not like about COD is the extra charge in delivery fee. Once COD is used as a mode of payment, there is always an extra fee to pay, unlike other payment methods which guarantee the buyer a compensated discount.	OSI-2 (Leslie)	Extra Charge/Fee	
When I used COD, there was an extra charge in my amount to be paid, meaning they added an extra fee, unlike other payment methods.	OSI-3 (Diane)	Extra Charge/Fee	
As far as I can recall, the only problem I had with COD was the time when my parcel was delivered because it was delivered to our house when I was not around.	OSI-4 (Lovely)	Conflict Time for Delivery	
The negative experience I encountered with the use of COD was the extra added fee for my	OSI-5 (Nika)	Extra Charge/Fee	

<p>item. I always observed that once COD is used, there is always an extra fee added to my total amount to be paid when the item is delivered. This made me realize that COD guarantees safe items but requires additional fees compared to other modes of payment such as credit cards because the seller usually offers a 10% discount.</p>			
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Concerning the negative experiences encountered by the informants when they used COD as an alternative payment method, it revealed that logistics and shipping aspects are its drawbacks.

Logistics and Shipping Issues. This theme came out from the core ideas revealed by the informants regarding their negative experiences when they used COD as an alternative payment method. In essence, logistics encompasses the broader set of activities involved in managing the entire supply chain, from procurement and production to distribution and delivery. Shipping, on the other hand, is a critical component of logistics that deals with the actual movement of goods during the transportation phase of the supply chain. Together, logistics and shipping play a pivotal role in ensuring that products reach customers or end-users efficiently and reliably.

Further, logistics and shipping issues can have a significant impact on a buyer's decision to avail of Cash-On-Delivery (COD) as a payment method.

If there are frequent delays or uncertainty in the delivery schedule, buyers may opt for COD to ensure they have the product in hand before making a payment. They may be concerned that prepayment methods could result in them paying for products they have not received on time. Also, buyers may choose COD if they have experienced issues with products arriving damaged during shipping. COD allows them to inspect the product's condition before accepting and paying for it, reducing the risk of receiving damaged goods.

Moreover, logistic challenges related to incorrect addresses, difficulty in locating a delivery address, or delivery to remote areas can make buyers hesitant to use prepayment methods. They may prefer COD to ensure that the delivery is successful. Some buyers may have encountered instances where the product was not delivered at all, especially in regions with unreliable or untrustworthy courier services. COD can mitigate this risk since payment occurs only upon receipt of the product.

Additionally, in international shipping, buyers may be concerned about unexpected customs charges, taxes, or hidden fees. COD allows them to pay for these additional charges in cash at the time of delivery when they have a clearer understanding of the costs involved. Buyers may be hesitant to prepay for products if they are unsure about the seller's return or exchange policies. With COD, they have more control over the transaction and can refuse payment if the product does not meet their expectations.

The reputation and reliability of the logistics provider can also influence a buyer's choice of payment method. If a logistics company has a history of lost or mishandled deliveries, buyers may be more inclined to choose COD as a safeguard. Some buyers may have concerns about the security of their payment information when using digital payment methods. COD eliminates these concerns since no sensitive payment details are shared online.

Businesses need to address logistics and shipping issues proactively by partnering with reputable delivery services, providing clear delivery tracking, offering return and exchange policies, and communicating transparently with customers. By doing so, they can instill confidence in their customers and make COD a more appealing option for those who prioritize delivery reliability and product quality.

Conflict Time for Delivery. Conflict regarding the time of delivery in Cash-On-Delivery (COD) transactions can occur due to various reasons, even though COD itself does not inherently create conflicts. Some situations may lead to conflicts regarding the delivery time in COD. First is the Missed Delivery Windows: Customers often expect deliveries to occur within a specific time frame or on a particular date. If the delivery is significantly delayed or if the delivery window is missed without prior

notification, customers may become frustrated, especially if they were planning to be available to receive the parcel.

Second is Unclear Delivery Scheduling: Lack of clarity regarding the expected delivery date or time can lead to misunderstandings and conflicts. If the seller and the customer have different expectations regarding when the parcel will arrive, it can result in disputes. Third is Logistic Issues: Delays in the logistics and shipping process, such as transportation disruptions, weather-related problems, or customs delays, can lead to the parcel not arriving within the expected timeframe. These delays are often beyond the control of the seller or the customer but can still cause conflicts.

Fourth, Communication Problems: Poor communication between the logistics provider, the seller, and the customer can lead to misunderstandings about the delivery schedule. If important information about the delivery is not conveyed promptly or accurately, it can result in conflicts. Fifth, Delivery Attempts: Sometimes, the delivery driver may attempt delivery when the customer is not available or when they are unavailable to make the payment. This can lead to conflicts if multiple delivery attempts are required or if the customer perceives the delivery process as inconvenient. Consider the response of Jane (OSI-1):

“The only negative experience I have had in using COD is the time of delivery of my parcel because there were times when my parcel was delivered at home, and I was not around to receive it. So, it was returned to the sender.”

Sixth is Inaccurate Addresses: Incorrect or incomplete delivery addresses provided by the customer can result in delivery delays and conflicts. The parcel may need to be re-routed or redelivered, causing frustration for both the customer and the seller.

To prevent conflicts regarding the time of delivery in COD transactions, sellers and logistics providers need to communicate clearly with customers about the expected delivery window, provide tracking information, and offer options for rescheduling deliveries when necessary. Customers can also help by ensuring that their delivery address is accurate and by being available during the specified delivery window. Effective communication and coordination among all parties involved can help minimize conflicts related to delivery timing.

The cash-on-delivery (COD) payment system causes many problems in the field, as there are buyers who are unwilling to pay for their ordered goods when they arrive at their address for a variety of reasons, such as the goods not arriving as expected, the goods being damaged, the buyer not having cash, etc. As a result, it is not uncommon for couriers to become targets for consumers who do not wish to pay COD, as couriers are frequently the last resort for consumers who do not wish to pay COD (Ninja Van, 2023).

Several cases of conflicts arose in the use of COD as a payment method. First is the delayed payment. There are online payment platforms, such as GCash, that enable sellers to receive payment immediately. Also, an increasing number of banks are allowing payments to be deposited directly into the bank accounts of sellers. But with COD payments, there may be additional considerations. Because the payment will be received by the courier or logistics service, the transfer of funds to the seller may be delayed. In addition, if the logistics company's system is not seller-friendly, there is a chance that COD data will be lost, resulting in funds not being disbursed (Ninja Van, 2023).

Extra Charge/Fee. Extra charges or fees in the context of using Cash-On-Delivery (COD) as a payment method typically refer to additional costs that a customer may incur when choosing COD. These extra charges are not related to the product's actual price but are associated with the COD service itself. Some online retailers or delivery services may charge customers an additional fee for using COD. This fee is often intended to cover the expenses associated with handling cash payments, such as payment collection, reconciliation, and security. It is a cost incurred by the customer for the convenience and security of paying for their order in cash upon delivery. Read the excerpt response of Nika (OSI-5) from the transcript of an interview conducted:

“The negative experience I encountered with the use of COD was the extra added fee for my item. I always observed that once COD is used, there is always an extra fee added to my total amount to be paid when the item is

In some cases, a COD order may come with an extra delivery fee. This fee covers the cost of delivering the product to the customer's location and is separate from the product's price. It is important to note that delivery fees can vary depending on the seller and the delivery service used. Similarly, some sellers may impose a handling or processing fee for COD orders to cover administrative costs associated with managing cash payments. This fee is meant to compensate the seller for the extra effort and resources required to process COD transactions. Depending on the region or country, COD orders may be subject to additional taxes or import duties. Customers should be aware of any potential tax or duty obligations associated with their purchase.

Customers must review the terms and conditions of the COD service and the specific policies of the seller before choosing this payment method. This way, they can understand any extra charges or fees that may apply to their order and make an informed decision. Additionally, sellers should be transparent about these charges to ensure a smooth and trustworthy shopping experience for their customers.

In addition to the service fees charged by the courier service, some sellers or websites charge additional fees for COD. This is not recommended because it will cause customers to pause and compare you to competitors. Working with courier companies that offer COD services at competitive rates will ensure that you are not charged a hefty service fee (Ninja Van, 2023).

CONCLUSION AND RECOMMENDATIONS

Conclusions

Based on the findings, it is concluded that most of the respondents are female, and within the age range of 18 to 20 years old. In terms of their daily allowances, the majority of the respondents have a daily allowance of Php. 50, and their preferred online shop is Shopee, and their frequency of online transactions is once a month.

Generally, Cash-On-Delivery (COD) as an alternative payment method has a high impact on the respondents' satisfaction. The respondents are satisfied with the Cash-On-delivery as an alternative payment method. There is a significant relationship between the Impact of Cash-On-Delivery as an Alternative Payment Method and the Level of Customer Satisfaction of the respondents and when the informants were asked about their experiences regarding cash-on-delivery (COD) as an alternative payment method, preventing fraudulence as a theme emerged in their positive experiences while logistics and shipping issues as a theme did emerge as their negative experiences.

Recommendations

Based on the conclusions drawn from this research, here are some recommendations:

1. Since most respondents are female between the ages of 18 to 20, online sellers may consider tailoring their marketing strategies and promotions to cater to this specific demographic.
2. Since it is recognized that many respondents have a daily allowance of Php. 50, which may affect their spending habits, offering budget-friendly deals, discounts, or value-for-money products may attract more customers in this age group.
3. Given that COD has a high impact on satisfaction, online sellers may focus on improving and expanding their Cash-On-Delivery services.
4. Online sellers may ensure that the COD process is seamless, reliable, and secure, addressing concerns related to fraudulence prevention.

5. Online sellers may continue to prioritize customer satisfaction by providing excellent customer service, clear communication, and quick issue resolution.
 6. Online sellers may regularly solicit feedback from customers to identify areas for improvement and address any concerns promptly.
 7. Since there is a significant relationship between the impact of COD as an alternative payment method and customer satisfaction, online sellers may consistently monitor customer satisfaction levels regarding this payment option.
 8. Online sellers may adjust their COD services and policies as needed to maintain or enhance customer satisfaction.
 9. Given that respondents mentioned preventing fraudulence as a positive aspect of COD, online sellers may emphasize and communicate the security measures in place to protect customers.
 10. Online sellers may offer tips and guidance on how customers can further protect themselves when using COD.
 11. Recognizing logistics and shipping issues as a theme in negative experiences, online sellers may focus on improving the efficiency and reliability of their delivery services.
 12. Online sellers may ensure accurate delivery tracking, timely notifications, and clear delivery windows to reduce conflicts and enhance the overall customer experience.
 13. Online sellers may provide customers with information and resources on how to deal with any potential issues related to logistics and shipping when using COD.
 14. Online sellers may offer guidance on what to do in case of delivery delays or problems.
 15. While COD is popular, online sellers may consider offering a variety of payment methods to cater to a wider range of customer preferences. Some customers may prefer digital payment options or credit card payments, so having a diverse set of payment choices can increase customer satisfaction.
 16. Given the budget constraints of many respondents, online sellers may continue to offer competitive pricing and special promotions to attract and retain customers with limited daily allowances.
- By implementing these recommendations, online sellers may capitalize on the insights gained from this research to enhance the overall customer experience, increase satisfaction, and build a loyal customer base.

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